

Ask SHIP

August, 2009 Sarah Reimmuth

LOCAL HELP FOR PEOPLE WITH MEDICARE

Q: I was just diagnosed with diabetes and have to test my blood sugar every day now. Will Medicare pay for the supplies? What else will it cover?

Generally, Medicare Part B covers the services that may affect people who have diabetes. It also covers some preventive services for people who are at risk for diabetes. Medicare Part D covers diabetes supplies used for injecting insulin. You must have Medicare Part B and/or Part D to get these covered services and supplies.

Anti-Diabetic Drugs

Anti-diabetic drugs, used to maintain blood sugar, are covered by Part D. You will pay the co-pay and a Part D deductible may also apply.

Diabetes Screenings

Medicare Part B covers tests to check for diabetes for people with certain risk factors. These include high blood pressure, history of high blood sugar or if you have any two or more of the following:

- Are you age 65 or older?
- Are you overweight?
- Do you have a family history of diabetes (parents, siblings)?
- Do you have a history of gestational diabetes or did you deliver a baby weighing more than 9 pounds?

Self-Management Training

Medicare Part B covers outpatient training for people at risk for complications from diabetes or recently diagnosed with diabetes or recently diagnosed with diabetes to teach them to manage their diabetes. Your doctor or other health care provider must provide a written order to a certified diabetes self-management education program.

You will pay 20% of the Medicare-approved amount after the yearly Part B deductible.

Diabetes Supplies

Medicare Part B covers some diabetes supplies, including blood sugar testing monitors, blood sugar test strips, lancet devices and lancets, and therapeutic shoes (in some cases). There may be limits on how much or how often you

can get these supplies.

Insulin/Insulin Pumps

Medicare Part D covers insulin that isn't administered with an insulin pump. If the beneficiary injects insulin with a syringe, Medicare Part D covers the syringes, insulin, alcohol swabs, and gauze. You will pay the co-payment and a Part D deductible may also apply.

Medicare Part B covers external insulin pumps and the insulin that the device uses under durable medical equipment for people who met certain conditions. You will pay 20% of the Medicare-approved amount after the yearly Part B deductible.

Other Services/Supplies

Part B may also cover the following services:

- Flu Shots
- Pneumococcal Shots
- Foot Exams/Treatments
- Glaucoma Tests
- Therapeutic Shoes or Inserts
- Nutritional Therapy
- Smoking Cessation

For more information on Medicare benefits, visit www. medicare.in.gov. To speak to unbiased, trained SHIP counselor, call 1-800-452-4800.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to obtain a list of local SHIP sites.